

Retired Municipal Teachers

BECAUSE YOUR FAMILY IS WORTH IT



- Basic Term Life
- Accidental Death & Dismemberment



Commonwealth of Massachusetts
Group Insurance Commission



THE
HARTFORD

EFFECTIVE JULY 1, 2014

DISCLAIMER:

The information contained in this booklet is a summary of your Life and Accidental Death and Dismemberment (AD&D) policy through Hartford Life and Accident Insurance Company, and the Commonwealth of Massachusetts Group Insurance Commission, to you as a Retired Municipal Teacher (RMT).

This summary is designed to help you understand your Life and AD&D benefits. We urge you to read it carefully, share it with your family, and keep it in a safe place. For a detailed version of the benefits described in this booklet, please contact The Hartford for a copy of your policy.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, and terms under which the policies may be continued in full or discontinued.

If there is any difference between this booklet and the policy, the terms of the policy controls your insurance coverage. The Basic and AD&D insurance described in this booklet is a term policy and has no cash value.

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YOUR LIFE INSURANCE POLICY

WAYS TO MASTER THE ART OF LIFE PLANNING

As a covered retired teacher under the Group Insurance Commission's (GIC) group term life insurance policy through The Hartford, you have 24/7 access to additional services provided through The Hartford.

- Funeral planning services.
- Beneficiary Assist® service
(assistance with grief, financial or legal issues).
- EstateGuidance® (online will preparation).

ELIGIBILITY, PARTICIPATION AND EFFECTIVE DATE

You are eligible for this insurance as a retired teacher defined under the Massachusetts General Laws in Chapter 32B, Section 11E. The GIC determines the effective date of coverage for each applicant. The amount of life insurance coverage available to retired teachers is determined by the governmental unit of the retired teacher. Amounts of life insurance vary among governmental units. Contact information for the Group Insurance Commission is listed at the back of this booklet.

Your policy will pay Basic Life only for retired municipal teachers (RMTs) insured for \$1,000.

LIFE INSURANCE QUESTIONS?

Contact the Group Insurance Commission
at **617.727.2310 ext. 1** or **www.mass.gov/gic/lifeinsurance**



The Basic and Optional Life and AD&D insurance described in this booklet is a term policy and has no cash value.

SCHEDULE OF BENEFITS

Coverage for Retired Municipal Teachers underwritten by Hartford Life and Accident Insurance Company.

SCHEDULE OF BENEFITS	
Life	\$1,000
Accidental Death & Dismemberment Benefits	NONE
– OR –	
Life	\$2,000; \$4,000; \$5,000; \$10,000; OR \$15,000
Accidental Death & Dismemberment Benefits	\$2,000; \$4,000; \$5,000; \$10,000; OR \$15,000
– OR –	
Life	Amount determined by governmental unit and approved by the GIC
Accidental Death & Dismemberment Benefits	Amount determined by governmental unit and approved by the GIC

ENROLLEE CONTRIBUTIONS

As an eligible retiree, your share of the monthly cost will be deducted from your pension check one month in advance of the premium due date.

Your contribution is a controlled rate of monthly premium which is determined by the Group Insurance Commission. This only represents a portion of the total monthly cost. The remaining percent of the premium is contributed by your local governmental unit.

DEATH CLAIMS PAYMENT PROCEDURES

To file a claim, contact the GIC at 617.727.2310 ext. 4

You have three options to choose from for claims payment:

- **Lump Sum**
- **Electronic Funds Transfer**
- **Safe Haven®**

The Group Insurance Commission (GIC) wants to process your beneficiary's claim as soon as possible after you die. For that reason, we ask that a family member or a close friend contact the GIC and provide the following information:

- A copy of your life insurance certificate or GIC annual benefits statement, if available.
- A certified death certificate (*photocopy is not acceptable*).
- All beneficiary names, dates of birth, Social Security numbers and addresses.

If the death resulted from an accident, also provide the following additional information:

- Copy of any and all police reports.
- Copy of any related newspaper or verifiable online articles.

The GIC will process this information and forward it to The Hartford, which may request additional information if necessary. The Hartford will then mail payment to your beneficiary. This procedure applies for all deaths, regardless of cause. For Accidental Death and Dismemberment, The Hartford may request additional information.

METHOD OF CLAIMS PAYMENT

You have three options to choose from for claims payment:

LUMP SUM

If this option is chosen, any benefits paid under the Life and Accidental Death and Dismemberment section of your policy will receive a lump sum check directly from The Hartford. This procedure applies for all dismemberments, regardless of cause.

ELECTRONIC FUNDS TRANSFER (EFT)

If EFT is selected, any benefits paid under the Life/AD&D section of your policy will be funded directly into your checking or savings account.

SAFE HAVEN®

In addition to the lump sum payment or EFT options, a beneficiary may elect instead to have the policy proceeds paid through The Hartford's Safe Haven® program. Safe Haven is intended to provide beneficiaries a convenient means for paying immediate expenses, while still allowing them time to decide how to use the remaining balance of their insurance proceeds during a time when making financial decisions may be difficult.

Safe Haven® is a claims settlement option for Group Life proceeds of \$6,000 or more to a single beneficiary using a draft book. Beneficiaries are provided with a book of drafts, allowing them to easily access their proceeds at any time by simply writing drafts (like they would a check) for any amount, up to the full balance including earned interest, if any. Payment of the full benefit amount is accomplished by the delivery of the draft book. It should be noted that other settlement options are no longer available once the Safe Haven claims option is elected. A beneficiary has full control of his/her proceeds and may choose to end participation at any time by either writing a draft for the remaining balance or requesting a closeout check.

When the Safe Haven program is elected, the insurance proceeds are held in The Hartford's general account. The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest credited to customers participating in the Safe Haven program will provide The Hartford with a profit, and cover expenses we incur. The Safe Haven program is not intended to be a long-term investment vehicle. Safe Haven proceeds earn interest at a rate determined by the Hartford at its sole discretion, based, in part, upon an analysis of interest rates credited to funds left on deposit with other insurance companies under programs similar to The Hartford's Safe Haven Program. In determining the interest rate, The Hartford also factors in the impact of The Hartford's profitability, general economic trends, competitive factors and administrative expenses.

For more information on Safe Haven, contact The Hartford's customer Care Center at

1.800.918.2335

**Mon–Thurs, 8am–7pm
Fri, 8am–6pm**

Automated services are available 24 hours a day, 7 days a week.

The Hartford credits interest on the beneficiary's money compounded daily and credited on the 15th day of each month. For interest earned equal to \$10 per year or greater, a 1099 INT will be provided annually. The interest credited is taxable.

In the event of insurer insolvency, the applicable state's Insurance Guaranty Association may provide some coverage of assets in the Safe Haven Program which varies by state. For more information, please contact the **National Association of Life and Health Guaranty Associations (at www.nolhga.com)**.

Safe Haven Disclosure:

The money (beneficiary's insurance proceeds) in the Safe Haven Program is not held in a bank account and is not insured by the Federal Deposit Insurance Corporation; nor is it backed or guaranteed by any federal or state government agency. The money is held in the general account of the applicable issuing company of The Hartford and the beneficiary's ability to withdraw their money is based on the claims paying ability of the issuing company.

The interest earned on the account is considered taxable income. The Hartford in its sole discretion, determines the credited interest rate. Note that the Safe Haven Program does not charge any fees against the customer's account.

Each quarter customers will be mailed a statement showing withdrawals, interest credited, cleared drafts, current interest rate, and any other activity.

Note: *interim monthly statements will only be provided upon request or when there are new transactions posted or credited to the customer's proceeds other than earned interest.*

ACCELERATED DEATH BENEFIT

If you become terminally ill while you're insured by the Plan and are approved for the Accelerated Death Benefit, The Hartford will pay you a portion of your life insurance benefit one time. This amount may not exceed 75 percent or be less than 25 percent of your life insurance amount.

Your right to exercise this option and to receive payment is subject to the following:

- You must request an application from the GIC.
- You must be terminally ill at the time of payment of the Accelerated Death Benefit.
- Your doctor must certify, in writing, that you are terminally ill (your life expectancy is 12 months or less); the doctor's certification must be deemed satisfactory to The Hartford.
- You are eligible to apply for this benefit only once.

If you are approved for the Accelerated Death Benefit effective July 1 2014 or later, premium payments will be waived on the remaining amount of life insurance.

If you have assigned your rights under the Plan to an assignee or made an irrevocable beneficiary designation, you must complete part three of your application.

An election to receive an Accelerated Death Benefit will have the following effects on other benefits:

- The death benefit payable will be reduced by any amount of Accelerated Death Benefit that has been paid.

- Any amount of life insurance that would be continued under a waiver of premium provision or that may be available under the conversion privilege will be reduced by the amount of the Accelerated Death Benefit paid. The remaining life insurance amount will be paid according to the terms of the Summary of Benefits, subject to any reduction and termination provisions.

When an Accelerated Death Benefit payment is made, your life insurance will be reduced by that amount.

You will receive a letter stating the remaining amount of life insurance.

Benefits paid may be taxable.

The Hartford is not responsible for any tax or other effects of any benefit paid. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.

Receipt of accelerated benefits may affect Medicaid and Supplemental Security Income (SSI) eligibility. The fact that this certificate contains an accelerated benefit may affect your eligibility for these government programs.

In addition, exercising your option to receive accelerated death benefits before you apply for those programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

AD&D BENEFITS

If you are insured for \$2,000 or more of life insurance, the Plan also provides the following benefits to you in the event you are injured or die as a result of a covered accident while insured (*subject to the Exclusions and Limitations listed on page 14*). RMTs insured for \$1,000 Basic Life insurance are not eligible for any AD&D benefits.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS	
COVERED LOSS	BENEFIT AMOUNT
Life	Full Coverage
ACCIDENTAL DISMEMBERMENT	BENEFIT AMOUNT
Both Hands or Both Feet or Sight of Both Eyes	The Full Amount
One Hand and One Foot	The Full Amount
One Hand and Sight of One Eye	The Full Amount
One Foot and Sight of One Eye	The Full Amount
Speech and Hearing in both Ears	The Full Amount
One Hand or One Foot	One-Half of the Full Amount
Sight of One Eye	One-Half of the Full Amount
Speech or Hearing in both Ears	One-Half of the Full Amount
Thumb and Index Finger of Same Hand	One-Quarter of the Full Amount
Quadriplegia	The Full Amount
Paraplegia	Three-Quarters of the Full Amount
Hemiplegia	One-Half of the Full Amount

Proof of loss must be received at the GIC within 365 days of the date of loss.

Injury means bodily injury resulting:

- Directly from an accident
- Independently of all other causes that occur while you are covered under The Policy.

Loss resulting from:

- Sickness or disease except a pus-forming infection that occurs through an accidental wound.
- Medical or surgical treatment of a sickness or disease; is not considered as resulting from injury.



PARALYSIS BENEFIT

In the event of bodily injuries that occur while you're insured under the AD&D policy, if paralysis occurs as a result of such injuries within one year of the date of the covered accident, this policy will pay benefits as follows:

- Quadriplegia (total paralysis of upper and lower limbs): the full AD&D benefit amount.
- Paraplegia (total paralysis of lower limbs): three-quarters of the AD&D benefit amount.
- Hemiplegia (total paralysis of upper and lower limbs on one side of the body): one-half of the AD&D benefit amount.

Payment of this benefit will reduce or eliminate your total AD&D benefits.

COMA BENEFIT

The Hartford will pay the full AD&D benefit to your beneficiary, in accordance with your beneficiary designation, if you sustain an injury which, independent of all other causes, directly results in your being in a coma. This benefit will be paid in a lump sum after the Waiting Period. You must be in a coma within 90 days from the date of accident. A doctor must certify that the coma is permanent and irreversible and the certification must be deemed satisfactory to The Hartford. The Waiting Period for the coma benefit is 31 days from the date you become comatose, for which no coma benefits are payable. Payment of this benefit will eliminate your total AD&D benefits.



BRAIN DAMAGE BENEFIT

The Hartford will pay the full amount of your AD&D benefit to your beneficiary, in accordance with your beneficiary designation, if you sustain an injury which, independent of all other causes, directly results in traumatic brain injury causing brain damage. The benefit will be payable if:

- The brain damage begins within 60 days of the accident and continues for 12 consecutive months.
- A doctor must certify the brain damage is permanent and irreversible at the end of the 12 consecutive months, and the certification must be deemed satisfactory to The Hartford.
- The brain damage prevents the injured person from performing all the substantial and material functions and activities of a person of like age and gender in good health.

The Hartford will pay this benefit in one lump sum.

Payment of this benefit, plus any other benefits payable as a result of the same accident, will not exceed the full AD&D benefit the Insured is eligible to receive under this policy. Payment of this benefit will eliminate your total AD&D benefits.

THERE'S NO EXCLUSION FOR ACTS OF WAR OR TERROR

Your policy will pay Basic Life and AD&D for acts of war or terrorism, provided you're insured under the policy and premiums are paid at the time of death.

Your policy will pay Basic Life only for RMTs insured for \$1,000.

OTHER CLAIMS PROCEDURES

WHEN NOTICE OF CLAIM AND PROOF OF LOSS MUST BE GIVEN

An application for dismemberment, paralysis, coma and brain damage benefits must be sent to the Group Insurance Commission. You must contact the GIC for an application. **Proof of loss must be received at the GIC within 365 days of the date of loss.** The benefit will be paid only if the accident results in one or more losses that occur within 365 days of the date of the accident. Also, the accident must occur while you are insured under the Plan.

TIME LIMITS FOR LEGAL PROCEEDINGS

You or your authorized representative may start legal action regarding a claim 60 days after proof of claim has been given and up to three years from the time proof of claim is required, unless otherwise provided under federal law.

PHYSICAL EXAMINATION

While an AD&D claim is pending, The Hartford, at its expense, has the right to have you examined by a physician of its choice when and as often as it reasonably chooses and to have an autopsy performed in case of death where it is not forbidden by law.

REHABILITATION PHYSICAL THERAPY BENEFIT

The Hartford will pay an additional benefit for rehabilitative physical therapy that is prescribed by your attending doctor if you sustain an injury that causes a covered dismemberment loss.

This benefit provides an amount equal to the lesser of:

- The actual expense incurred for a rehabilitative program.
- Ten percent of your full AD&D benefit or a maximum amount of \$10,000.

Your AD&D benefit will be increased by 10 percent, up to a maximum of \$10,000. The rehabilitation physical therapy benefit is separate from any AD&D benefit that may be payable.

AD&D EXCLUSIONS AND LIMITATIONS

YOUR PLAN DOES NOT COVER ANY ACCIDENTAL LOSSES CAUSED BY, CONTRIBUTED BY, OR RESULTING FROM:

- Intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness or infirmity.
- Ptomaine; any kind of poisoning while sane or insane, whether voluntary or otherwise.
- Bacterial infection other than that occurring in connection with, or in consequence of, accidental bodily injuries.
- Travel or flight in any type of aircraft, except:
 - Loss resulting from travel or flight as a passenger in a licensed aircraft operated by a licensed pilot on a scheduled passenger service regularly offered between specified airports by a passenger carrier duly licensed by the proper licensing authority.
 - Loss resulting from travel or flight as a passenger in a chartered aircraft owned, operated and licensed to a passenger carrier who is licensed to and who offers scheduled, non-charter passenger service regularly, and provided

that such chartered aircraft is operated by a licensed pilot during service between specified airports.

- Loss resulting from travel or flight in an aircraft used, leased or operated by the Commonwealth of Massachusetts, in which the employee or retiree is traveling in the performance of his or her duties.

The loss must be accidental.

The total amount paid for any one loss will not exceed the total amount of insurance in force.

Loss of hand or foot means complete severance at or above the wrist or ankle joint.

Loss with respect to eyes means total and irrevocable loss of sight.

Loss with regard to thumb and index finger means actual severance through or above the metacarpo-phalangeal joints.

Loss with regard to movement means complete and irreversible paralysis of such limbs.

SEAT BELT BENEFIT.

If you die while insured as a result of a covered accident which has occurred while driving or riding in a motor vehicle, and you are protected by a properly fastened seat belt, your AD&D benefit will be increased by the greater of 10 percent or \$1,000.

The benefit payable for Basic Life insurance is \$1,000.

The Hartford will pay your beneficiary an additional benefit, provided that:

- The motor vehicle is equipped with seat belt(s).
- Your seat belt(s) was/were in actual use and properly fastened at the time of the covered accident.
- The position of the seat belt(s) is certified in the official report of the covered accident, or by the investigating officer. A copy of the police accident report must be submitted with the claim.

If it cannot be determined that you were wearing a seat belt at the time of the accident, the minimum benefit of \$1,000 will be payable.

For the purposes of this benefit, a motor vehicle means a validly registered four-or-more-wheel private passenger car (including policyholder-owned cars), station wagon, van, sports utility vehicle, motor home, camper or pick-up truck.

EXAMPLE:

RETIREE DIES IN ACCIDENT WITH SEAT BELT	
Basic Life	\$5,000
Basic Life/AD&D	\$5,000
Seat belt benefit	\$1,000
TOTAL BENEFIT:	\$11,000

RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.

AIRBAG BENEFIT

If you die while insured as a result of a covered accident that has occurred while driving or riding in a motor vehicle, and you are protected by a properly fastened seat belt, your AD&D benefit will be \$5,000 if:

- You were positioned in a seat equipped with a factory-installed airbag.
- The airbag is an inflatable supplemental passive restraint system that inflates upon collision to protect an individual from injury and death. It was installed by the manufacturer of the motor vehicle or its proper replacement parts installed as required by the motor vehicle’s manufacturer’s specifications. An airbag is not considered a seat belt.
- Your seat belt was in actual use and properly fastened at the time of the covered accident.

No benefit will be paid if you are the driver of the motor vehicle car and do not hold a current and valid driver’s license.

For the purposes of this benefit, a motor vehicle means a validly registered four-or-more-wheel private passenger car (including policyholder-owned cars), station wagon, van, sport utility vehicle, motor home, camper or pick-up truck.

EXAMPLE:

RETIREE DIES IN ACCIDENT WITH SEAT BELT AND AIR BAG	
Basic Life	\$5,000
Basic Life/AD&D	\$5,000
Seat belt benefit	\$1,000
Air bag: Basic \$5,000 =	\$5,000
TOTAL BENEFIT:	\$16,000

HOW YOUR LIFE INSURANCE PROGRAM WORKS

When you become insured, you must name someone as your beneficiary to receive your life insurance proceeds.

If you should die while insured under this program, The Hartford will pay your beneficiary the entire amount of life insurance in force after it receives certification of death.

NAMING YOUR BENEFICIARY

When you become insured, you must name someone as your beneficiary to receive your life insurance proceeds. You may name more than one person and determine the proportion each person is to receive. If more than one beneficiary is named and you do not designate his/her order or share of payments, the beneficiaries will share equally. The share of a beneficiary who dies before you, or the share of a beneficiary who is disqualified, will pass to any surviving beneficiaries in the order you designated.

You may change your beneficiary at any time by completing a new GIC life insurance beneficiary designation form and mailing it to the GIC. You should contact the GIC for the form. If you do not name a beneficiary, or if all named beneficiaries do not survive you, or if your named beneficiary is disqualified, your insurance benefit will be paid to the first surviving family member, in the order listed below:

1. Your spouse.
2. Your child or children.
3. Your mother or father.
4. Your sisters or brothers.
5. Your estate.
6. If none, to the person or persons determined to be entitled thereto under the laws of the Commonwealth of Massachusetts.



Beneficiary information is treated as confidential. An insured can confirm his or her beneficiary information only by requesting in writing such confirmation. If any person otherwise entitled to payment does not make a claim for payment within one year of the death, payment may be made by order of precedence as if such person had died before the insured.

ASSIGNMENT OF LIFE INSURANCE

Your Life and AD&D insurance generally cannot be transferred or reassigned. It is exempt from claims of your creditors or those of your beneficiary, to the extent allowed by law.

However, you may “absolutely assign” all ownership of your Basic Life insurance, including your right to convert to an individual policy, provided you follow the required rules and regulations of the GIC. To apply for assignment of Life insurance you must contact the GIC for a form. The assignment form must be received and approved by the GIC and The Hartford before your insurance can be assigned to another party.

It is important to note that the GIC and The Hartford are not responsible for the validity of these assignments.

If, prior to age 60, you become disabled while insured, your Basic Life insurance may be continued without further premium cost to you.

WAIVER OF PREMIUM DUE TO DISABILITY

If, prior to age 60, you become disabled while insured, your Basic Life insurance may be continued without further premium cost to you.

- You must apply for the Waiver of Premium benefit within two years of your date of disability.
- You must contact the GIC for an application.
- Your application must be approved by the GIC and The Hartford.
- Your insurance premium payments must continue to be paid until the Waiver is approved.

The amount of insurance in effect on the date the claim is made is the amount that will be continued under this Waiver provision.

The waiver of your Basic Life insurance will remain in force for as long as you continue to remain disabled. Upon approval of the Waiver of Premium, your AD&D benefit will be discontinued.

You are disabled when The Hartford determines that, due to an injury or sickness, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by training, education or experience.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

The Hartford may require you to be examined by a doctor, other medical practitioner or vocational expert of our choice. We will pay for this examination. We can require an examination as often as it is reasonable to do so. We may also require you to be interviewed by an authorized Hartford representative.

OPTIONS AVAILABLE UPON THE LOSS OF GIC COVERAGE

CANCELLATION PROVISIONS

You may cancel your Basic Life and AD&D insurance (if applicable) coverage. You must provide written notice to withdraw from your insurance coverage to the GIC. Your coverage will be canceled at the end of the month for which contributions are paid. Coverage will be reinstated only with approval by the GIC according to its rules and regulations. If you withdraw from coverage, there is no option for conversion.

If you have health insurance through the GIC, you must maintain your Basic Life insurance.

CONVERSION COVERAGE

If your Life insurance ends because of withdrawal of the governmental unit and not because of non-payment of premiums, you may convert your Group Life insurance policy to a non-group policy issued by The Hartford (except term insurance or a policy that contains disability or accidental death benefits). No medical exam is required.

The Hartford will provide you with a conversion application form, instructions and cost information.

You must file the appropriate form within 31 days of the date on which your Group Life insurance coverage ends, or within 15 days of the date the notice of conversion right is sent to you.

It's important to remember that even if the conversion notice is not sent within 90 days of when your coverage ends, the conversion privilege will expire at the end of the 90-day period.



GENERAL EXPIRATION PROVISIONS

Your insurance under this group plan will expire on the earlier of the following:

- The last day of the month for which your Life insurance premium has been paid.
- After the GIC determines your date of termination based on receipt of your notice of withdrawal from Life insurance.
- The date of termination of the group policy without continuation of your insurance under a successor group policy.
- Your AD&D coverage will end on the date you are approved for Life Waiver of Premium.
- Withdrawal of the governmental unit that you retired from.

OTHER BENEFITS

FUNERAL PLANNING SERVICES

Your Life insurance policy entitles you to professional advice, assistance and services from the first nationwide funeral planning and concierge service – Everest. With Everest, you can plan a funeral ahead of time, making your wishes known to remove family uncertainty and doubt. At or near the time of death, Everest acts as a family advocate, providing as much personal assistance as your family desires.

Services provided include:

- Unlimited use of online planning, research and tools, such as “My Wishes” Planning Guide and PriceFinderSM Research Reports – a nationwide database of funeral home prices.
- Concierge services from licensed funeral directors who document your family’s wishes and put that plan into action.
- Negotiation of the funeral costs, often resulting in significant financial savings.

To learn more about the Everest services, call **866.854.5429** or visit **hartfordlifeconversations.com**. The first time you access Everest Funeral Planning services, you’ll need the Everest Funeral Planning Access Code: **HFEHLF**.

BENEFICIARY ASSIST[®]

To help you or a loved one cope with the emotional, financial, and legal issues that can arise after a loss, The Hartford offers you access to Beneficiary Assist[®].

Services provided include:

- Assessment and action planning to help develop an individualized course of action.
- Unlimited phone contact to grief counselors and financial and legal advisors for up to a year from the date the claim is approved.

For Beneficiary Assist, call

1.800.411.7239

24 hours a day,
7 days a week to
access legal,
financial and
loss counseling
professionals
on a confidential
basis.

- Up to five face-to-face sessions, or equivalent professional time for any combination of emotional counseling, financial planning, or legal advice.
- Referrals to additional resources outside the Beneficiary Assist service to support specific situations, such as long-term grief counseling, complex probate or estate planning, and relocation.

Beneficiary Assist services are available to:

- The beneficiary of an insured who dies.
- Insureds who qualify for the accelerated death benefit.
- Insureds who qualify for benefits under the AD&D section of your policy.

ESTATEGUIDANCE®

Estate Guidance helps you create a legal will quickly and conveniently online with the support of licensed attorneys, if needed. The service saves you the time and expense that it would take to create a will with a private attorney.

For more information:

- To learn more about the Estate Guidance service or to create a will go to:
www.EstateGuidance.com/wills.
- Enter your promotional Code: **WILLHLF**

Estate Guidance services are provided through The Hartford by ComPsych®.

LIFE INSURANCE QUESTIONS?

Contact the Group Insurance Commission
at **617.727.2310 ext. 1** or
www.mass.gov/gic/lifeinsurance

Prepare Today. Help Protect Tomorrow.



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing company Hartford Life and Accident Insurance Company. Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each individual insured and Master Policy as issued to the policyholder.

Funeral concierge services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials.

EstateGuidance® and Beneficiary Assist® are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. EstateGuidance® and ComPsych® are registered trademarks of the ComPsych Corporation.
A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

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